65,744-0002 PATENT

## ABSTRACT OF THE DISCLOSURE

An information and redemption system that actively uses targeted and highly personalized e-mail messages to develop and strengthen the affinity between a merchant and the merchant's patrons and potential patrons. Unlike other computer-based marketing systems which passively wait for patrons to visit a web site, the present invention uses an active "push" approach to allow merchants to affirmatively approach those patrons interested in goods, services, or information relating to the merchant. Unlike other direct marketing systems, only patrons who "opt in" to the system participate, and all patrons are free to "opt out" any time. The present invention relies on providing patrons value with each e-mail such that the relationship between merchant and patron is strengthened. The present invention anticipates that the existence of information clearinghouses that can be separate and distinct from merchants. Such clearinghouses facilitate information sharing between merchants that will be mutually beneficial to both the merchants and to the targeted patron.

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